

Washington State Health Benefit Plan Offerings

Chart Information

The following charts reflect the type of plans offered and the market share of the primary carriers offering health benefit plans in Washington in 1996 and as of December 31, 2001. A survey conducted by the OIC in 1996 is the source of information for the Type of Plan as shown in the first health plan offering chart. Community Health Plan of Washington and Molina Healthcare of Washington Inc. were not included in the second health plan offering chart because they are currently marketing only state programs.

Individual Market

Three disability carriers were also actively marketing individual health benefit plans during 1996. At the present time, the only disability carrier marketing individual health coverage is Regence Blue Shield of Idaho. Lifewise Health Plan, an HCSC, also entered the individual market after December 31, 2001, bringing the total number of carriers currently offering individual coverage to seven.

Market Share

Market share for the top three carriers from 1996 to December 31, 2001, increased from 40% to 54%. This increase is due, in part, to the noted mergers. Additional mergers not reflected in the first chart include Skagit County Medical and Whatcom County Medical, merging together first into Northwest Washington Medical and then into Regence Blueshield in 2001.

Market share percentages in both charts are derived from annual statement data published in the Insurance Commissioner Annual Report. This data reflects an approximate percentage that includes all accident and health business marketed in Washington for that year.

Health Plan Offerings in 1996

Carrier	Type of Plan			Mkt. Share
	Ind.	Sm. Gp.	Lg. Gp.	
King County Medical (Now Regence)	X	X	X	13.53%
Blue Cross of WA & AK (Now Premera)	X	X	X	13.43
Group Health Cooperative	X	X	X	12.77
Pacificare of Washington		X	X	5.36
Medical Service Corporation (Subsequently merged into Premera)	X	X	X	4.57
Pierce County Medical (Subsequently merged into Regence)	X	X	X	3.99
Group Health Northwest (Subsequently merged into Group Health Cooperative)	X	X	X	3.39
Qual-Med Washington Health Plan (Now Molina)		X	X	2.88
Kaiser Foundation Health Plan		X	X	2.52
Healthplus, Inc. (Subsequently merged into Premera)		X	X	2.19
Good Health Plan of Washington (Now Providence Health Plan)		X	X	2.08
Kitsap Physicians Service (Now KPS Health Plans)	X	X	X	1.78

Health Plan Offerings as of 12/31/01

Carrier	Type of Plan			Mkt. Share	+/- from 1996
	Ind.	Sm. Gp.	Lg. Gp.		
Premera Blue Cross	X	X	X	22.35%	+8.92%
Regence Blueshield	X	X	X	17.68	+4.15
Group Health Cooperative	X	X	X	13.66	+ .89
Pacificare of Washington		X	X	6.62	+1.26
Group Health Options, Inc.		X	X	3.79	NA
Kaiser Foundation Health Plan		X	X	2.83	+ .31
Aetna US Healthcare Inc.			X	1.29	NA
KPS Health Plans	X	X	X	1.09	- .69
Asuris NW Health		X	X	.52	NA
Aetna US Healthcare of WA			X	.42	NA
Regence Health Maintenance OR Inc.		X	X	.33	NA
Regence BCBS of Oregon	X	X	X	.29	NA